

# Insurance Information for Campaspe Artists Studio Trail

[Disclaimer: we are not insurance experts. We are providing this information as a general guide to help you participate in the studio trail. You should seek your own insurance advice.]

## Public liability insurance is required

All artists participating in the studio trail must have public liability insurance to protect you against claims resulting from accidents or injuries that may occur as a result of people visiting your studio or venue. You will be required to send us a copy of your Certificate of Currency to participate in the studio trail - no exceptions.

If you are participating in the studio trail at Kyabram Town Hall, The Foundry Arts Space or Rushworth Art Depot, you may still need your own public liability insurance. We are currently checking with each venue.

## Some options for insurance

For those without insurance, here are a few options you can consider:

- **Duck for Cover** is a not-for-profit association with over 20,000 members that aims to provide insurance cover for creatives at affordable prices. Policies start and end in October each year. This year's policy for a visual artist was around \$99. See <https://www.duckforcover.com.au/>
- **Regional Arts Victoria** offers public liability insurance for members. There are other benefits in joining RAV. Policies start and end on 31 October each year. This year's membership fee with public liability insurance was \$260. See <https://www.rav.net.au/membership/>
- **Local Community Insurance Services** offers public liability insurance for a range of events. They can insure you just for the two days of the studio trail. When we enquired about the cost ( in April 2024), we were quoted around \$250. See <https://www.localcommunityinsurance.com.au/insurance/event/public-liability.aspx>